

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of: Leonard E. Frey et al.

Group Art Unit: 2166 : IBM Corporation
Examiner: Srirama T. Channavajjala: Intellectual Property Law
Serial No.: 10/040,799 : Department IQ0A/040-3
Filed: 01/07/2002 : 1701 North Street
Title: TRANSACTION METHOD : Endicott, New York 13760
AND SYSTEM

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Dear Sir:

In response to the Office Action dated 09/22/2006, in the above-designated application, Applicants provide the following remarks.